Case 16-13819 Doc 1 Filed 04/22/16 Entered 04/22/16 14:30:12 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself					
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	You	r full name					
	your pictu exar	e the name that is on government-issued ure identification (for mple, your driver's ase or passport).	James First name E. Middle name	First name Middle name			
	Bring your picture identification to your meeting with the trustee.		Shaw, II Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)			
2.		other names you have d in the last 8 years					
		ude your married or den names.					
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-8268				

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Case number (if known)

Debtor 1 James E. Shaw, II

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 8922 S. Essex Chicago, IL 60617 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 James E. Shaw, II

Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7						
	choosing to file under							
		_	napter 11					
			napter 12					
		_	napter 13					
		- Cr	тартег то					
8.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
					stallments. If you choose this option ts (Official Form 103A).	n, sign and attach the Application for Individuals to Pay		
			but is not req applies to you	uired to, waive ir family size a	your fee, and may do so only if you nd you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.		
			ше Аррисаис	iii to nave tile	Chapter / Filling Fee Walved (Child	iai Form 1038) and nie it with your petition.		
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Ye						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	. Go to l	ne 12.				
		☐ Ye	s. Has yo	ur landlord obt	ained an eviction judgment agains	t you and do you want to stay in your residence?		
				No. Go to line	12.			
						Judgment Against You (Form 101A) and file it with this		

Debtor 1 James E. Shaw, II Document Page 4 of 64 Case number (if known)

Par	Report About Any Bu	sinesses	You Owr	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, Stat	e & ZIP Code			
	it to this petition.		Chec	k the appropriate bo	x to describe your business:			
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above)			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline: operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	No. I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankr Code.					
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Dow	Deport if Vov Own or	Uava Anv	. Uonorda	Dramarty or Am	V Dunnauty That bloods Immediate Attention			
Par			пагагис	ous Property of An	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code			

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Debtor 1 James E. Shaw, II

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 64 Case number (if known) James E. Shaw, II Debtor 1 **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ James E. Shaw, II James E. Shaw, II Signature of Debtor 2 Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on April 22, 2016

MM / DD / YYYY

Debtor 1 James E. Shaw, II Document Page 7 of 64

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Anna E	. Rinehart	Date	April 22, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Anna E. Ri	inehart		
Printed name			
Ledford, V	Vu & Borges, LLC		
Firm name			
105 W. Ma	dison		
23rd Floor	•		
Chicago, I	L 60602		
	City, State & ZIP Code		
Contact phone	312-853-0200	Email address	notice@billbusters.com
			·
Bar number & St	tate		

		17(7(.1111)	.III FAUE 0 UI U4	
Fill in this infor	mation to identify your	case:		
Debtor 1	James E. Shaw, I	I		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1.			ssets of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	80,755.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	25,814.99
	1c. Copy line 63, Total of all property on Schedule A/B	\$	106,569.99
Par	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	113,268.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	516.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	34,264.89
	Your total liabilities	\$	148,048.89
Par	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,743.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,442.09
Par	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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Debtor 1 James E. Shaw, II

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,516.99 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	516.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	24,352.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	24,868.00

	Ca	se 16-13819	Doc 1	_	J4/22/16	Entered 04/22/1	b 14:30:	12 De	SC IV	⁄lain
-ill in	this inform	nation to identify	vour case and th		ıment	Paue 10 01 04				
Debto		<u>'</u>								
Jebic)	James E. Sh First Name		Name		Last Name				
Debto		- Final Annual Control	****							
Spous	e, if filing)	First Name		Name		Last Name				
Jnite	d States Bar	nkruptcy Court for	the: NORTHER	N DISTR	RICT OF ILLIN	NOIS				
Case	number _					_				Check if this is an
										amended filing
<u> Offi</u>	cial Fo	rm 106A/B								
Scl	hedule	e A/B: Pr	operty							12/15
				an asset o	only once. If a	an asset fits in more than one	category, list	the asset in	the ca	tegory where you
						e are filing together, both are on the contract of any additional pages,				
	r every quest		ataon a coparato ci	1001 10 111		o top or any additional pages,	mile your ne	ino una caci		oor (ii kiilowii).
Part 1	: Describe I	Each Residence, Bu	ilding, Land, or Otl	her Real I	Estate You Ow	vn or Have an Interest In				
Dai			vitable interest in a			land as similar assesses 2				
טס י	you own or n	ave any legal or eq	uitable interest in a	ny reside	ence, building,	land, or similar property?				
	No. Go to Part	2.								
\	es. Where is	the property?								
.1	- -			What	is the property	? Check all that apply				
_	8922 S. Es	if available, or other desc	crintion					not deduct secured claims or exemptions. Put		
,	Street address, i	ii available, oi otilei dest	Duplex of multi-unit building Cred			the amount of any secured claims on Sche Creditors Who Have Claims Secured by P.				
					Condominium	or cooperative				
					Manufactured	or mobile home	Current value	ie of the	Curi	rent value of the
_(Chicago	IL	60617-0000		Land		entire prope			ion you own?
(City	State	ZIP Code		Investment pro	operty	\$8	0,755.00		\$80,755.00
					Timeshare	btor's Residence	Describe th	e nature of y	our ov	vnership interest
				Who h		in the property? Check one	(such as fee a life estate		ancy b	y the entireties, or
				WIIO	Debtor 1 only	. III the property? Check one	u 0 00.11.10	,,		
(Cook				Debtor 2 only					
-	County				Debtor 1 and I	Debtor 2 only	Ohaala			
					At least one of	f the debtors and another	(see inst	if this is com ructions)	munit	y property
					-	ou wish to add about this item	n, such as loc	al		
					rty identification					
				value	e per redfin	.com				
	العاد مطفاه	or volue of the co-	rtion von and	r oll ef ::	our ontri (irom Dort 4 including access	ontrice for			
						rom Part 1, including any		:>		\$80,755.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

Deb	otor 1 J	ames E. Sh	naw, II	Document Page 11 of 64	se number (if known)		
3. C	ars. vans.	trucks. trac	tors, sport utility ve	hicles. motorcycles			
		,	, op,,	,,			
	No						
	Yes						
2.4	Maker	GMC		Who has an interest in the manager 2 of	Do not deduct sec	cured claim	s or exemptions. Put
3.1		Envoy		Who has an interest in the property? Check one	the amount of any	secured c	laims on Schedule D:
	Model: Year:	2002		■ Debtor 1 only □ Debtor 2 only			Secured by Property.
		nate mileage:	155,000	Debtor 1 and Debtor 2 only	Current value of entire property?		Current value of the portion you own?
		ormation:		☐ At least one of the debtors and another	,	•	•
	value p	er nada.co	om		AF 47		AE 47E 00
				☐ Check if this is community property (see instructions)	\$5,17	5.00	\$5,175.00
				(See Instituctions)			
	No Yes	oats, trailers,	, motors, personar wa	atercraft, fishing vessels, snowmobiles, motorcycle a	ccessories		
ŗ	ages you	have attach	ed for Part 2. Write	rn for all of your entries from Part 2, including an			\$5,175.00
Do	you own o	or have any l		ems terest in any of the following items?		por Do	rrent value of the rtion you own? not deduct secured ms or exemptions.
		,	furnishings nces, furniture, linens	, china, kitchenware			
			pans, glassward table and stool,	sehold goods and furnishings, including: pe, dinnerware, flatware, sofa, bedroom set, dresser, 2 night stands, tools, vacuum cleathwasher, stove, lawnmower	kitchen		\$1,200.00
		Televisions a including cel	and radios; audio, vide I phones, cameras, m	eo, stereo, and digital equipment; computers, printer nedia players, games	s, scanners; music c	collections	s; electronic devices
			computer print	er video game system			\$150.00
			computer, print	er, video game system			φ130.00
E		Antiques and	I figurines; paintings, ions, memorabilia, co	prints, or other artwork; books, pictures, or other art illectibles	objects; stamp, coin	, or basek	pall card collections;
	Yes. De	scribe					
			Books & Family	Pictures			\$10.00

Official Form 106A/B Schedule A/B: Property page 2

Case 16-13819 Doc 1 Filed 04/22/16 Entered 04/22/16 14:30:12 Desc Main Document Page 12 of 64 Case number (if known) Debtor 1 James E. Shaw, II 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$300.00 **Necessary Wearing Apparel** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$0.00 Pet 1 Dog 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,660.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$60.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar

institutions. If you have multiple accounts with the same institution, list each.

☐ No

Yes.....

Institution name:

17.1. Checking

Capital One Bank

\$1.00

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Case number (if known)

Document Debtor 1 James E. Shaw, II

_	17	7.2. Checking	Chase Bank	\$0.00
18	_ '		erage firms, money market accounts	
	□ No ■ Yes	Institution or issuer na	ame:	
		Stock Trade		\$18.00
19	Non-publicly traded stock a joint venture	and interests in incorpora	ated and unincorporated businesses, including an interest in	an LLC, partnership, and
	■ No □ Yes. Give specific information	tion about them Name of entity:	 % of ownership:	
20	Negotiable instruments inclu Non-negotiable instruments	de personal checks, cashi are those you cannot trans	able and non-negotiable instruments lers' checks, promissory notes, and money orders. sfer to someone by signing or delivering them.	
	☐ Yes. Give specific informati	ion about them Issuer name:		
21	Retirement or pension accommoderate Examples: Interests in IRA, E □ No Yes. List each account sep	ERISA, Keogh, 401(k), 403	3(b), thrift savings accounts, or other pension or profit-sharing plan	ıs
		pe of account:	Institution name:	
	40	01(k)	through employer	\$18,405.99
22		oosits you have made so th	nat you may continue service or use from a company ublic utilities (electric, gas, water), telecommunications companies,	or others
	☐ Yes		Institution name or individual:	
23	■ No		to you, either for life or for a number of years)	
		name and description.		
24	. Interests in an education IR. 26 U.S.C. §§ 530(b)(1), 529A ■ No		llified ABLE program, or under a qualified state tuition progra	m.
	☐ Yes Instituti	on name and description.	Separately file the records of any interests.11 U.S.C. § 521(c):	
25	. Trusts, equitable or future i ■ No	interests in property (oth	er than anything listed in line 1), and rights or powers exercis	sable for your benefit
	☐ Yes. Give specific information	tion about them		
26	■ No	names, websites, proceeds	other intellectual property s from royalties and licensing agreements	
	Yes. Give specific information			
27	 Licenses, franchises, and of Examples: Building permits, No Yes. Give specific information 	exclusive licenses, cooper	rative association holdings, liquor licenses, professional licenses	
B.	Ioney or property owed to you			Current value of the
IV	ioney or property owed to you	u i		Juli Cill Value Of life

Debtor 1	Case 16-13819 James E. Shaw, II	Doc 1	Filed 04/22/16 Document	Entered 04/22/16 14:30:12 Page 14 of 64 Case number (if known)	Desc Main	
					portion you own? Do not deduct secured claims or exemptions.	
■ No	unds owed to you Give specific information ab	oout them, inc	cluding whether you alre	ady filed the returns and the tax years		
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement	
Examp	amounts someone owes y bles: Unpaid wages, disabilit benefits; unpaid loans Give specific information	ty insurance		efits, sick pay, vacation pay, workers' compe	nsation, Social Security	
			Green owes debtor has not been able t	\$495.00 for property damagew.	\$495.00	
	ts in insurance policies bles: Health, disability, or life	e insurance; l	nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce	
☐ Yes.	Name the insurance compa Comp	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:	
If you a someo	erest in property that is dare the beneficiary of a living ne has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because	
Examp ■ No	against third parties, who les: Accidents, employmen			it or made a demand for payment s to sue		
34. Other o	34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No					
	Describe each claim ancial assets you did not	already list				
■ No □ Yes.	Give specific information					
				ny entries for pages you have attached	\$18,979.99	

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

 \square Yes. Go to line 38.

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Case number (if known) Document Debtor 1 James E. Shaw, II Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$80,755.00 Part 2: Total vehicles, line 5 \$5.175.00 57. Part 3: Total personal and household items, line 15 \$1,660.00 58. Part 4: Total financial assets, line 36 \$18,979.99 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$25,814.99

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 6

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$25,814.99

\$106,569.99

		IAMAIIII.			
Fill in this inform	mation to identify your	case:			
Debtor 1	James E. Shaw, I	I			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				ı	☐ Che
				-	– ame

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
8922 S. Essex Chicago, IL 60617 Cook County	\$80,755.00		\$15,000.00	735 ILCS 5/12-901	
value per redfin.com Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2002 GMC Envoy 155,000 miles	\$5,175.00		\$2,400.00	735 ILCS 5/12-1001(c)	
value per nada.com Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2002 GMC Envoy 155,000 miles value per nada.com	\$5,175.00		\$1,375.00	735 ILCS 5/12-1001(b)	
Line from <i>Schedule A/B</i> : 3.1			100% of fair market value, up to any applicable statutory limit		
Misc used household goods and furnishings, including: pots, pans,	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)	
glassware, dinnerware, flatware, sofa, bedroom set, kitchen table and stool, dresser, 2 night stands, tools, vacuum cleaner, refrigerator, dishwasher, stove, lawnmower Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		

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Debtor 1 James E. Shaw, II Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 735 ILCS 5/12-1001(b) computer, printer, video game \$150.00 \$150.00 system Line from Schedule A/B: 7.1 100% of fair market value, up to any applicable statutory limit **Books & Family Pictures** 735 ILCS 5/12-1001(a) \$10.00 \$10.00 Line from Schedule A/B: 8.1 100% of fair market value, up to any applicable statutory limit **Necessary Wearing Apparel** 735 ILCS 5/12-1001(a) \$300.00 \$300.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$60.00 \$60.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: Capital One Bank** 735 ILCS 5/12-1001(b) \$1.00 \$1.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Stock Trade** 735 ILCS 5/12-1001(b) \$18.00 \$18.00 Line from Schedule A/B: 18.1 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 401(k): through employer \$18.405.99 100% Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) Melvin Green owes debtor \$495.00 \$495.00 \$495.00 for property damagew. Debtor has not been able to collect on this. 100% of fair market value, up to Line from Schedule A/B: 30.1 any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? П No

Yes

			Document	Page 1	8 of 64		
Filli	in this informa	tion to identify you	r case:				
Dob	tor 1	James F. Chaw					
Deb	tor 1	James E. Shaw,	Middle Name	Last Name			
Deb	tor 2	i iiot i tainio	Wildele Hallie	Lastitanio			
	ior Z ise if, filing)	First Name	Middle Name	Last Name			
	-						
Unite	ed States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS			
Coo	a numbar						
(if kno	e number					☐ Check	if this is an
	,						led filing
						amene	ica iiii ig
∩ffi	cial Form	106D					
				_			
Sc	hedule D): Creditors	Who Have Claims	Secure	ed by Property	/	12/15
s nee	eded, copy the A per (if known).	Additional Page, fill it o	f two married people are filing togeth out, number the entries, and attach it				
1. Do	any creditors ha	ave claims secured by	your property?				
[□ No. Check the contract of the contract o	his box and submit th	nis form to the court with your other	r schedules.	You have nothing else to	report on this form.	
ı	Yes. Fill in a	II of the information I	pelow.				
			5010W.				
Part	List All	Secured Claims			Calumn A	Column B	Column C
			nore than one secured claim, list the cre				
			a particular claim, list the other creditor cal order according to the creditor's nam		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	City of Chic	_			¢060 00	¢00.755.00	¢960 00
	Department	<u>t</u>	Describe the property that secures		\$860.00	\$80,755.00	\$860.00
	Creditor's Name	_	8922 S. Essex Chicago, IL 6 Cook County value per redfin.com	60617			
	333 S. State		As of the date you file, the claim is:	Check all that			
	26-06-117-0		apply.	Check all that			
	Chicago, IL	60604	☐ Contingent				
	Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
Who	owes the deb	t? Check one.	Nature of lien. Check all that apply.				
■ D	ebtor 1 only		☐ An agreement you made (such as	mortgage or s	ecured		
\Box D	ebtor 2 only		car loan)				
_	ebtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
ПА	t least one of the	debtors and another	☐ Judgment lien from a lawsuit	,			
□с	check if this clai	m relates to a	Other (including a right to offset)		n (statutory)		
Date	debt was incur	red	Last 4 digits of account num	ber			
	1.				A	Ann	**
2.2	Cook Coun Creditor's Name	ty Treasurer	Describe the property that secures		\$4,085.00	\$80,755.00	\$4,085.00
	Creditor's Name		8922 S. Essex Chicago, IL 6	60617			
	118 N. Clari	k St., Room	Cook County				
	112		value per redfin.com As of the date you file, the claim is:				
	26-06-117-0	27-0000	apply.	Check all that			
	Chicago, IL	60602	Contingent				
	Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
Who	owes the deb	t? Check one.	Disputed Nature of lien. Check all that apply.				
I	ebtor 1 only		☐ An agreement you made (such as	mortgage or s	ecured		
_	ebtor 2 only		car loan)				
_	ebtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lion\			
_		debtors and another	☐ Judgment lien from a lawsuit	oriariio s IIUII)			
□с	theck if this clai community debt	m relates to a	Other (including a right to offset)	Real esta	te taxes		
	deht was incur		Last 4 digits of account num	her 0000			

Official Form 106D

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Debtor 1 James E. Shaw, II					Case number (if know)				
	First Name	Middle N	lame Last Name	_	`				
2.3	Select Portfoli	io			****		*		
2.3	Servicing, Inc		Describe the property that secures	the claim:	\$106,923.00	\$80,755.00	\$26,168.00		
	Creditor's Name		8922 S. Essex Chicago, IL 6	0617					
			Cook County						
			value per redfin.com						
	Po Box 65250		As of the date you file, the claim is: apply.	Check all that					
	Salt Lake City	, UT 84165	Contingent						
	Number, Street, City, S	State & Zip Code	☐ Unliquidated						
	, , , , , , , , , , , , , , , , , , , ,	,	☐ Disputed						
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.						
	ebtor 1 only		☐ An agreement you made (such as	mortgage or s	ecured				
_	•		car loan)	mortgago or o					
	ebtor 2 only		Поста в ста в						
_	ebtor 1 and Debtor 2		Statutory lien (such as tax lien, me	cnanic's lien)					
	t least one of the deb		Judgment lien from a lawsuit	Mantagaga					
	theck if this claim re community debt	elates to a	Other (including a right to offset)	Mortgage					
	community debt								
		Opened							
		2/24/06							
		Last Active							
Date	debt was incurred	1/14/16	Last 4 digits of account num	_{ber} 7508	<u> </u>				
2.4	Title Max		Describe the property that secures	the claim:	\$1,400.00	\$5,175.00	\$0.00		
	Creditor's Name		2002 GMC Envoy 155,000 m	iles					
			value per nada.com						
	19384 South F	lalsted	As of the date you file, the claim is:	Chaali all that					
	Street		apply.	Check all that					
	Glenwood, IL	60425	Contingent						
	Number, Street, City, S	State & Zip Code	☐ Unliquidated						
			☐ Disputed						
Who	owes the debt?	Check one.	Nature of lien. Check all that apply.						
	ebtor 1 only		☐ An agreement you made (such as	mortgage or s	ecured				
	ebtor 2 only		car loan)						
	ebtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)					
	t least one of the deb	•	☐ Judgment lien from a lawsuit	,					
_	check if this claim re		_	Non-Purc	hase Money Security In	terest			
	community debt		Other (including a right to offset)		,				
D-4-	dalet !		Last A dissita of account source	L					
Date	debt was incurred		Last 4 digits of account num	Der					
۸ ما	d the deller velve e	f vers entries in C	Saluman A on this many Muita that numer	har hara.	\$442.2C0.00	T			
		=	Column A on this page. Write that num the dollar value totals from all pages.		\$113,268.00	-			
	ite that number her		the donar value totals from an pages.		\$113,268.00)			
Part	List Others	to Be Notified fo	or a Debt That You Already Listed						
tryin than	g to collect from yo	ou for a debt you only of the debts that	ne notified about your bankruptcy for a nowe to someone else, list the creditor t you listed in Part 1, list the additiona his name	in Part 1, and	then list the collection agenc	y here. Similarly, if y	ou have more		
	a.c 1, do not n	Ja. J. Japinit II							
Ш	Name, Number. S	treet, City, State &	Zip Code	On w	hich line in Part 1 did you enter t	he creditor? 21			
		go Dept of Fin		On W	inon mie in Fart i uiu you entert	ile dieuitoi (
	121 N. LaSall			Last 4	4 digits of account number				
	Room 107A				_				
	Chicago, IL 6	0604							

Official Form 106D

Fill in this info	rmation to identify your ca	ase:		X. 7 (7 ())	V -		
Debtor 1	James E. Shaw, II						
Dahtano	First Name	Middle	Name Last N	Name			
Debtor 2 (Spouse if, filing)	First Name	Middle	Name Last N	Name			
United States E	Bankruptcy Court for the:	NORTHE	RN DISTRICT OF ILLINOIS	i			
Case number (if known)			_			_	if this is an ed filing
Official For	m 106E/E				•		
	E/F: Creditors Wh	o Hav	a Unsacured Clai	me			12/15
any executory co Schedule G: Exe Schedule D: Cred left. Attach the Co name and case n	and accurate as possible. Use ontracts or unexpired leases the cutory Contracts and Unexpirditors Who Have Claims Securiontinuation Page to this page umber (if known).	hat could re ed Leases (red by Prop . If you have	sult in a claim. Also list exec Official Form 106G). Do not in erty. If more space is needed e no information to report in a	cutory contract nclude any cr , copy the Pai	ets on Schedule A/B: P editors with partially s rt you need, fill it out, i	roperty (Official For ecured claims that a number the entries ir	n 106A/B) and on re listed in the boxes on the
	All of Your PRIORITY Uns						
□ No. Go to	itors have priority unsecured	ciaims aga	inst you?				
Yes.	71 alt 2.						
2. List all of you identify what possible, list	our priority unsecured claims. type of claim it is. If a claim has the claims in alphabetical order than one creditor holds a part	both priority according to	and nonpriority amounts, list the the creditor's name. If you have	nat claim here a ve more than to	and show both priority a	nd nonpriority amount	s. As much as
(For an expla	anation of each type of claim, se	e the instruc	tions for this form in the instruc	tion booklet.)	Total claim	Priority amount	Nonpriority amount
	al Revenue Serivce		Last 4 digits of account num	ber	\$150.00	\$150.00	\$0.00
P.O. E	Creditor's Name Box 7346 delphia, PA 19101-7346		When was the debt incurred?	2013			
	Street City State Zlp Code		As of the date you file, the cla	aim is: Check	all that apply		
Who incur	red the debt? Check one.		☐ Contingent				
■ Debtor	1 only		☐ Unliquidated				
☐ Debtor 2	2 only		☐ Disputed				
☐ Debtor	1 and Debtor 2 only		Type of PRIORITY unsecured	l claim:			
☐ At least	one of the debtors and another		□ Domestic support obligation	ns			
☐ Check i	f this claim is for a communi	ty debt	■ Taxes and certain other del	ots you owe the	e government		
Is the clain	n subject to offset?		Claims for death or personal	al injury while y	ou were intoxicated		
No			Other. Specify				
☐ Yes			Federal	Income Ta	xes		
Priority (al Revenue Serivce Creditor's Name		Last 4 digits of account num	ber	\$366.00	\$366.00	\$0.00
_	Box 7346 delphia, PA 19101-7346		When was the debt incurred?	2014			
	Street City State Zlp Code		As of the date you file, the cla	aim is: Check	all that apply		
Who incur	red the debt? Check one.		☐ Contingent				
■ Debtor	1 only		☐ Unliquidated				
☐ Debtor 2	2 only		☐ Disputed				
☐ Debtor	1 and Debtor 2 only		Type of PRIORITY unsecured	l claim:			
☐ At least	☐ At least one of the debtors and another ☐ Domestic support obligations						
	if this claim is for a communion	-	■ Taxes and certain other det □ Claims for death or persona	-	=		
■ No			Other. Specify				
□ Yes				Income Ta	201		

Debtor 1 James E. Shaw, II Page 21 of 64
Case number (if know)

Part	List All of Your NONPRIORITY Unsecu	rea Ciaims				
3. I	Oo any creditors have nonpriority unsecured claim	s against you?				
I	\square No. You have nothing to report in this part. Submit	his form to the court with your other schedules.				
ı	Yes.					
4. Լ ւ	List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each cl	alphabetical order of the creditor who holds each claim. If a creditor has raim. For each claim listed, identify what type of claim it is. Do not list claims alr creditors in Part 3.If you have more than three nonpriority unsecured claims fil	eady included in Part 1. If more			
			Total claim			
4.1	Americash Loan	Last 4 digits of account number	\$745.00			
	Nonpriority Creditor's Name					
	880 Lee St. Suite 302 Attn: Bankruptcy Dept. Des Plaines, IL 60016-0187	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured claim: ☐ Student loans				
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Payday				
4.2	AmSher Collection Srv	Last 4 digits of account number 6992	\$568.00			
	Nonpriority Creditor's Name	When we the debt in sum of 2 Or and 44/04/45				
	4524 Southlake Parkway Suite 15	When was the debt incurred? Opened 11/01/15				
	Hoover, AL 35244					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you	did not			
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Collection Attorney T-Mobile				

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Debtor 1 James E. Shaw, II Case number (if know) 4.3 \$396.00 Capital One Last 4 digits of account number 2415 Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/01/10 Last Active Po Box 30285 When was the debt incurred? 1/29/15 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.4 Cda/pontiac Last 4 digits of account number 2265 \$195.00 Nonpriority Creditor's Name Attn:Bankruptcv When was the debt incurred? Opened 9/01/15 Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Emerg Room Providers** ☐ Yes Other. Specify S.C. - Tr 4.5 Check & Go Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 7755 Montgomery When was the debt incurred? Cincinnati, OH 45236 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify notice

Case 16-13819 Entered 04/22/16 14:30:12 Doc 1 Filed 04/22/16 Desc Main Document Page 23 of 64 Debtor 1 James E. Shaw, II Case number (if know) City of Chicago Corporate \$440.00 4.6 Counselor Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St., Room 600 When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Fines Other. Specify 4.7 ComEd Last 4 digits of account number 6011 \$626.67 Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Utilities Other. Specify 4.8 **Fingerhut** Last 4 digits of account number \$80.00 Nonpriority Creditor's Name **POB 1140** When was the debt incurred? Saint Cloud, MN 56396-1140 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Dwbt Owed ☐ Yes

Page 24 of 64 Document Debtor 1 James E. Shaw, II Case number (if know) \$474.00 4.9 First Premier Bank Last 4 digits of account number 7829 Nonpriority Creditor's Name Opened 6/01/14 Last Active 601 S Minnesota Ave When was the debt incurred? 11/20/15 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.1 0953 \$69.00 **Illinois Collection Se** Last 4 digits of account number 0 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 9/01/15 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Chicago Imaging** ☐ Yes Other. Specify Limited Llc 4.1 Midland Funding 1083 \$647.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Dr When was the debt incurred? Opened 1/01/14 Suite 300 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Bank N.A.

Other. Specify

Factoring Company Account Credit One

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4.1	North Cash	Last 4 digits of account number		\$580.00		
	Nonpriority Creditor's Name	·		<u> </u>		
	PO Box 498	When was the debt incurred?				
	Hays, MT 59527 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	,	and the second s			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	☐ Yes	Other Specify Payday				
4.1	Decades Cos		2402	¢754.00		
3	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	<u>2492</u>	\$754.00		
	200 E Randolph St		Opened 1/06/16 Last Active			
	20th Floor	When was the debt incurred?	2/01/16			
	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	As of the date you me, the claim	э. Опеск ан тас арргу			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharir	a plane, and other similar debts			
	Yes	Other. Specify Agriculture	•			
4.1	Peoples Gas	Last 4 digits of account number	1249	\$669.00		
4	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ000.00		
	200 E Randolph St		Opened 12/01/14 Last Active			
	20th Floor	When was the debt incurred?	6/02/15			
	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	7.5 6. 11.6 11.10 7.11.10 7.11.10	er chook all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	2			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Agriculture	<u> </u>			

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Silver Cloud Financial Inc.

Negoriority Creditor's Name

Last 4 digits of account number

4.1 5	Silver Cloud Financial Inc.	Last 4 digits of account number	\$565.00	
	Nonpriority Creditor's Name 635 E. Hwy 20 C Upper Lake, CA 95485	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Payday		
4.1	T-Mobile	Last 4 digits of account number 6992	\$568.88	
<u> </u>	Nonpriority Creditor's Name c/o First Revenue Assurance	When was the debt incurred?	Ψουσίου	
	P.O. Box 5818 Denver, CO 80217			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Cellular Service		
4.1 7	Title Loan Company	Last 4 digits of account number	\$2,535.34	
	Nonpriority Creditor's Name C/O Mauer Law PC 123 W. Madison, Suite 1500 Chicago, IL 60602	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify Payday		

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4.1	Us Dept of Ed/Great Lakes		9581	\$24,352.00
8	Ronpriority Creditor's Name	Last 4 digits of account number	9301	\$24,352.00
	2401 International	When was the debt incurred?	Opened 3/01/99 Last Active 4/17/14	
	Madison, WI 53704			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
	— 163	Educationa	ı	
Part	3: List Others to Be Notified About a De			
is to hav not	e this page only if you have others to be notified rying to collect from you for a debt you owe to s we more than one creditor for any of the debts th iffied for any debts in Parts 1 or 2, do not fill out	comeone else, list the original creditor in at you listed in Parts 1 or 2, list the addi or submit this page.	Parts 1 or 2, then list the collection agency tional creditors here. If you do not have add	here. Similarly, if you
	e and Address eriCash Loans	On which entry in Part 1 or Part 2 did you Line 4.1 of (<i>Check one</i>):	list the original creditor ? Part 1: Creditors with Priority Unsecured Clair	ms
	2 W. 59th St.		Part 2: Creditors with Nonpriority Unsecured	
Chic	cago, IL 60636	Last 4 digits of account number	Tall 2. Ordators with Nonphority Orisocured	Olaimo
	e and Address	On which entry in Part 1 or Part 2 did you Line 4.5 of (Check one):	list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ma
	N. Kedzie		Part 2: Creditors with Nonpriority Unsecured	
Chic	cago, IL 60651	Last 4 digits of account number	Part 2. Creators with Nonphority Onsecured	Ciairis
	e and Address	On which entry in Part 1 or Part 2 did you Line 4.5 of (<i>Check one</i>):	<u> </u>	
	7 S. Cottage Grove Ave		Part 1: Creditors with Priority Unsecured Clai	
	cago, IL 60619	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured	Claims
	e and Address	On which entry in Part 1 or Part 2 did you		
	cago Imaging, Ltd. . Box 3183		Part 1: Creditors with Priority Unsecured Clair	
	ol Stream, IL 60132	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured	Claims
City	e and Address of Chicago Dept of Revenue . Box 88292		Part 1: Creditors with Priority Unsecured Claim	
	cago, IL 60680-1292	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured	Claims
	e and Address dit One Bank	On which entry in Part 1 or Part 2 did you Line 4.11 of (<i>Check one</i>):	list the original creditor? Part 1: Creditors with Priority Unsecured Clair	ms
	Box 60500		Part 2: Creditors with Nonpriority Unsecured	
City	Of Industry, CA 91716	Last 4 digits of account number	Tart 2. Ordanoro mar Noripriority Orlococarda	Olamo
	e and Address	On which entry in Part 1 or Part 2 did you		
	ergency Room Care Providers	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Clai	ms
	t 4034, POB 3065 Brook, IL 60522		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
Name	e and Address	On which entry in Part 1 or Part 2 did you	list the original creditor?	

Schedule E/F: Creditors Who Have Unsecured Claims Official Form 106 E/F

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	Case number (if know)			
Line 4.17 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims			
Last 4 digits of account number				
On which entry in Part 1 or Part 2 or Line 4.2 of (Check one):	did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims			
Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims			
	Last 4 digits of account number On which entry in Part 1 or Part 2 of Line 4.2 of (Check one):			

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	516.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	516.00
					Γotal Claim
	6f.	Student loans	6f.	\$	24,352.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	9,912.89
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	34,264.89

		121211111		
Fill in this infor	mation to identify your	case:		
Debtor 1	James E. Shaw, I	I		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the c er, Street, City, State and ZIP Co	ontract or lease	State what the contract or lease is for
2.1					
	Name				
	ramo				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
2.2					_
	Name				
	Number	Street			_
	Number	Sileet			
					<u> </u>
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	U.Ly			2 0000	
2.4					_
	Name				
	Number	04			_
	Number	Street			
					_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	Oity		Olale	Zii Oode	

		Docume	ent Page 30 d	OT 64	
Fill in this ir	nformation to identify your				
Debtor 1	James E. Shaw, I	1			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe	er				☐ Check if this is an amended filing
Schedu Codebtors a Deople are fi	ling together, both are equ	re also liable for any deb ally responsible for supp	olying correct informat	tion. If more space is r	12/15 ate as possible. If two married needed, copy the Additional Page,
our name a	nd case number (if known)	. Answer every question			p of any Additional Pages, write
1. Do yo	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No □ Yes					
Arizona, No. G Yes. I	California, Idaho, Louisiana to to line 3. Did your spouse, former spo	Nevada, New Mexico, Puuse, or legal equivalent live	erto Rico, Texas, Wash with you at the time? spouse as a codebtor	ington, and Wisconsin.) r if your spouse is filin	ty states and territories include g with you. List the person shown he creditor on Schedule D (Official
Form 10 out Col		Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D,	Schedule E/F, or Schedule G to fill
	olumn 1: Your codebtor me, Number, Street, City, State and Z	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	ne
	ame			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
Nu Cit	umber Street ty	State	ZIP Code		
3.2				☐ Schedule D, lin	ne
	ame			☐ Schedule E/F, ☐ Schedule G, lin	line
Nu	ımber Street			_	
Cit		State	ZIP Code		

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Fill	in this information to ide	entify your ca	950·				ı				
		mes E. Sh									
	btor 2					_					
Uni	ited States Bankruptcy (Court for the	NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number						□ A		ed filing ent showin	g postpetition ollowing date:	
	fficial Form 10						N	/IM / DD/ \	YYYY		
	chedule I: Yo		ome sible. If two married peo								12/15
spo atta	use. If you are separat	ed and you this form. (are married and not filir r spouse is not filing w On the top of any additi	ith you, do not incl	ude infor	mati	on abou	t your spo umber (if	ouse. If mo known). A	ore space is	needed,
	If you have more than	one iob		■ Employed		☐ Employed					
	attach a separate pag information about add	e with	Employment status	☐ Not employed					mployed		
	employers.		Occupation	Shift Leader							
	Include part-time, sea self-employed work.	sonal, or	Employer's name	Walgreens							
	Occupation may include or homemaker, if it ap		Employer's address	3405 S. King D Chicago, IL	rive						
			How long employed t	here? 12 yea	ırs			_			
Par	rt 2: Give Details	About Mon	thly Income								
	mate monthly income use unless you are sepa		ate you file this form. If	you have nothing to	report for	any	line, write	e \$0 in the	space. Inc	clude your no	n-filing
-	ou or your non-filing spou e space, attach a separa		ore than one employer, conthis form.	ombine the information	on for all	empl	oyers for	that perso	on on the li	nes below. If	you need
							For Del	btor 1		btor 2 or ng spouse	
2.			ry, and commissions (becalculate what the monthle		2.	\$	2	,714.00	\$	N/A	
3.	Estimate and list mo	nthly overti	me pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Inco	me. Add lin	e 2 + line 3.		4.	\$	2,7	14.00	\$	N/A	

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Deb	otor 1	James E. Shaw, II	_		Cas	e number (if kr	own)				
					Fo	or Debtor 1			Debtor 2		
	Cop	y line 4 here	4.		\$_	2,714	.00	\$		N/A	
5.	l ist	all payroll deductions:									
0.	5a.	Tax, Medicare, and Social Security deductions	5.	a.	\$	204	.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans		a. b.	\$ -		.00	\$		N/A N/A	
	5c.	Voluntary contributions for retirement plans		C.	\$ -		.00	\$-		N/A	
	5d.	Required repayments of retirement fund loans		d.	\$		0.00	\$		N/A	
	5e.	Insurance		е.	\$.00	\$_		N/A	
	5f.	Domestic support obligations	51		\$.00	\$		N/A	
	5g.	Union dues	5		\$.00	\$		N/A	
	5h.	Other deductions. Specify: 401k Loan		о h.+	\$			+ \$		N/A	
		401k Loan	_		\$.00	\$		N/A	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	971	.00	\$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	1,743	3.00	\$		N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	g	a.	\$		0.00	\$		N/A	
	8b.	Interest and dividends	81		\$-		0.00	\$-		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		~.	Ψ_			_		N/A	
		settlement, and property settlement.	8	c.	\$_	0	.00	\$		N/A	
	8d.	Unemployment compensation	8	d.	\$_	0	.00	\$		N/A	
	8e.	Social Security	8	e.	\$_	0	0.00	\$		N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	81	f. g.	\$ _ \$ _		0.00	\$		N/A N/A	
	8h.	Other monthly income. Specify:	8	h.+	\$	0	.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$_	0	0.00	\$		N/A	X
10	Cal	sulate monthly income. Add line 7 + line 0	10	Φ.		4 742 00	. 6		NI/A	œ.	4 742 00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ.		1,743.00	+ 3		N/A	= \$ _	1,743.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	dep						Schedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies							12.	\$	1,743.00
13.	Do :	you expect an increase or decrease within the year after you file this form	?							Combin monthly	ed / income
		No.									
	Ш	Yes. Explain:									

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Fill	in this informat	tion to identify yo	ur case:							
	tor 1	James E. Sha				_	ck if this is:			
1	otor 2					☐ An amended filing ☐ A supplement showing postpetition chapter 13 expenses as of the following date:				
` '	,	uptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY			
Cas	e number nown)									
Of	fficial Fo	rm 106J								
		J: Your I	Exper	ises				12/15		
info	ormation. If m		eded, atta	. If two married people ar ich another sheet to this n.						
Par		ibe Your House	hold							
1.	Is this a join No. Go to									
			n a separ	ate household?						
	□ No	0	•							
	☐ Ye	es. Debtor 2 mus	t file Offic	ial Form 106J-2, Expenses	s for Separate House	hold of Deb	tor 2.			
2.	Do you have	e dependents?	□ No							
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?		
	Do not state				Son		11	□ No		
	dependents	names.			3011			■ Yes □ No		
					Daughter		18	■ Yes		
								□ No		
								Yes		
								□ No		
3.	Do vour exp	enses include		NI-			_	☐ Yes		
0.	expenses of	f people other the d your depender	nan _	No Yes						
Par		ate Your Ongoir		ly Fynansas						
Est exp	imate your ex	penses as of yo	ur bankr	uptcy filing date unless y y is filed. If this is a supp						
				government assistance i						
	ficial Form 10						Your exp	enses		
4.		r home ownersl d any rent for the		ses for your residence. I or lot.	nclude first mortgage	e 4. \$	S	357.59		
	If not includ	ed in line 4:								
	4a. Real e	state taxes				4a. \$	3	141.50		
	•	rty, homeowner's				4b. \$		0.00		
				upkeep expenses		4c. \$		100.00		
5.		owner's associati nortgage payme		dominium dues our residence, such as ho	me equity loans	4d. \$ 5. \$		0.00		

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btor 1	James E. Shaw, II	Case num	ber (if known)	
Utilitie	es:			
	Electricity, heat, natural gas	6a.	\$	200.00
	Water, sewer, garbage collection	6b.	\$	50.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		0.00
	Other. Specify:			0.00
	and housekeeping supplies	— 7.	·	200.00
	care and children's education costs	8.	\$	0.00
	ing, laundry, and dry cleaning	9.	\$	50.00
	nal care products and services	10.	\$	28.00
	al and dental expenses	11.	· :	15.00
	portation. Include gas, maintenance, bus or train fare.	11.	Ψ	13.00
	t include car payments.	12.	\$	100.00
	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	table contributions and religious donations	14.	·	0.00
Insura	•	17.	Ψ	0.00
	t include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.		100.00
	Other insurance. Specify:	15d.	·	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.	130.	Ψ	0.00
Specif		16.	\$	0.00
•	Iment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
		17b. 17c.	· -	
	Other Specify:		·	0.00
	Other. Specify:	17d.	>	0.00
	payments of alimony, maintenance, and support that you did not report as sted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	payments you make to support others who do not live with you.	10.	\$	0.00
Specif		19.	Ψ	0.00
•	real property expenses not included in lines 4 or 5 of this form or on Sche		ur Incomo	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		
				0.00
	Property, homeowner's, or renter's insurance	20c.	· ·	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	·	0.00
Other	: Specify: Auto Repairs/Maintenance	21.	+\$	50.00
Pet C	care		+\$	20.00
Scho	ol Expenses & Supplies		+\$	30.00
0-1	I-(
	late your monthly expenses			4 440 00
	odd lines 4 through 21.		\$	1,442.09
22b. C	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. A	dd line 22a and 22b. The result is your monthly expenses.		\$	1,442.09
Cala	late value monthly not income			
	late your monthly net income.	00-	¢	4 7 40 60
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,743.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	1,442.09
00-	Cubtract your monthly owners from your monthly by			
	Subtract your monthly expenses from your monthly income.	23c.	\$	300.91
	The result is your monthly net income.	200.	L	300.01
	u expect an increase or decrease in your expenses within the year after yo	ou file this	form?	
	ample, do you expect to finish paying for your car loan within the year or do you expect you		payment to increase	se or decrease because of
For exa	ample, do you expect to finish paying for your car loan within the year or do you expect you ation to the terms of your mortgage?		payment to increas	se or decrease because of
For exa	ation to the terms of your mortgage?		payment to increas	se or decrease because of

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	mation to identify your				
Debtor 1	James E. Shaw, I	Middle Name	Last Name		
Debtor 2	riist Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official Forr		an Individua	l Debtor's Sc	hedules	12/15
	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
		one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Petit Declaration, and Signat	
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules file	d with this declaration and	
X /s/ lan	nes E. Shaw, II		X		
James	E. Shaw, II ure of Debtor 1		Signature of	Debtor 2	
Date	April 22, 2016		Date		

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Fillin	this inform	ation to identify you	case:			
Debto		James E. Shaw,				
Dobio		First Name	Middle Name	Last Name		
Debto (Spouse	r 2 e if, filing)	First Name	Middle Name	Last Name		
	•					
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	JF ILLINOIS		
Case i	number				_	Check if this is an mended filing
	cial For		Affairs for Indivi	duals Filing for B	ankruptcy	4/10
inform	ation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you	
		current marital statu		a Lived Belote		
	Married Not marr	ied				
2. D	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live nov	ı.	
C	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
					ity property state or territor ico, Texas, Washington and V	
	No Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	the Sources of You	r Income			
Fi	II in the total	amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part e together, list it only once ur		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$11,115.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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				Debtor 1		Debtor 2		
				Sources of income	Gross income	Sources of inc	ome	Gross income
				Check all that apply.	(before deductions and exclusions)	Check all that a		(before deductions and exclusions)
	r last caler inuary 1 to	dar year: December	31, 2015)	■ Wages, commissions, bonuses, tips	\$32,529.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$30,000.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
5.	Include in and other winnings. List each	come regard public bene If you are fil	lless of wheth fit payments; ng a joint cas he gross inco	e during this year or the two ner that income is taxable. Exa pensions; rental income; inter- se and you have income that y ome from each source separat	imples of other income are a est; dividends; money collec- ou received together, list it of	alimony; child supported from lawsuits; only once under De	royalties; and obtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below.		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	Made Before You Filed for E	Bankruptcy			
6.	Are eithe ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor E primarily for a 90 days befo Go to line 7 List below 6 paid that cr not include	's debts primarily consumer bettor 2 has primarily consumer personal, family, or household per you filed for bankruptcy, did to be a creditor to whom you paid to be a creditor. Do not include payment payments to an attorney for the ton 4/01/19 and every 3 years	mer debts. Consumer debted purpose." d you pay any creditor a total d a total of \$6,425* or more its for domestic support oblights bankruptcy case.	I of \$6,425* or mor in one or more pay gations, such as ch	e? ments and tl ild support a	ne total amount you nd alimony. Also, do
	Yes.	Debtor 1 d	or Debtor 2 o	or both have primarily consu	mer debts.		•	
		□ _{No.}	Go to line 7					
		■ Yes	List below e	each creditor to whom you paid ments for domestic support ob this bankruptcy case.				
	Creditor	's Name and	d Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	payment for
	Check I 800 N. I Chicago			02/2016	\$1,000.00	\$0.00	☐ Mortga ☐ Car ☐ Credit C ☐ Loan R ☐ Supplie	Card

□ Other

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider.					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupter insider? Include payments on debts guaranteed or cos		ments or transfer a	ny property on a	eccount of a d	ebt that benefited an
	NoYes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures	para			
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title	Nature of the case	Court or agency		Status of th	ne case
	Case number	.			_	
	Title Loan Company Vs. James E. Shaw, II 2015 M1 110325	Collection Circuit Court of Cook County, IL		f Cook	☐ Pending ☐ On appeal ☐ Concluded	
					Judgment against Garnishee Defendant	
	James Shaw v Melvin Green 2015 M1 040445	Civil	Cook County C 50 W. Washing Chicago, IL 606	ton St.	☐ Pending ☐ On appe ☐ Conclud	eal led
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, fo	oreclosed, garni		
	□ No. Go to line 11. Yes. Fill in the information below.	w.				
	Creditor Name and Address	Describe the Property		Date		Value of the
	Creditor Name and Address			Date		property
	The Loan Machine	Explain what happened		80 00 03/2	016	\$540.00
	1809 Olive Street St. Louis, MO 63103	Total Bi-weekly Wages Garnished: \$180.00 03/2016 ☐ Property was repossessed. ☐ Property was foreclosed.			\$3\$0.00	
		Property was garnished.				
		Property was attached, seized or levied.				

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Part 6: List Certain Losses

15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster
	or gambling?

No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

education courses.

☐ No

Yes. Fill in the details.

Dayton, OH 45424

Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **CIN Legal Data Services** \$60.00 for merged, multi-bureau credit 04/2016 \$60.00 4540 Honeywell Ct report, credit counseling and debtor

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Debtor 1 James E. Shaw, II

	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes Fill in the details							
	Yes. Fill in the details. Person Who Was Paid Address	Description and va transferred	alue of any prope	erty	Date payment or transfer was made	Amount of payment		
	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.							
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre			ny property or received or debts hange	Date transfer was made		
	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.							
	Name of trust Description and value of the property transferred				Date Transfer was made			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clos	e account was sed, sold, ved, or asferred	Last balance before closing or transfer		
	Do you now have, or did you have within 1 y cash, or other valuables? No Yes. Fill in the details.	rear before you filed for	bankruptcy, any s	safe deposit	box or other depos	itory for securities,		
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, State and ZIP Code)		escribe the c	ontents	Do you still have it?		
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.	,	home within 1 ye	ar before yo	u filed for bankrupto	cy?		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		escribe the c	ontents	Do you still have it?		

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Debtor 1 James E. Shaw, II

ı a	rt 9: Identify Property You Hold or Control for Se	omeone Else					
23.	23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trus for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value		
Pa	rt 10: Give Details About Environmental Informat	ion					
For	the purpose of Part 10, the following definitions a	pply:					
.	Environmental law means any federal, state, or lotoxic substances, wastes, or material into the air, regulations controlling the cleanup of these substances.	land, soil, surface water, ground					
	Site means any location, facility, or property as d to own, operate, or utilize it, including disposal si	-	aw,	whether you now own, operate, o	r utilize it or used		
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or sin		was	ste, hazardous substance, toxic s	ubstance,		
Rep	port all notices, releases, and proceedings that you	know about, regardless of when	the:	y occurred.			
24.	Has any governmental unit notified you that you	may be liable or potentially liable	und	er or in violation of an environme	ntal law?		
	■ No						
	Yes. Fill in the details.	Covernmental unit		Environmental law if you	Data of nation		
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any re	elease of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the case	Status of the case		
Pa	rt 11: Give Details About Your Business or Conne	ections to Any Business					
27.	Within 4 years before you filed for bankruptcy, di	d vou own a business or have an	v of	the following connections to any	business?		
	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership	,	. (•			
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Case 16-13819 Doc 1 Filed 04/22/16 Entered 04/22/16 14:30:12 Page 42 of 64 Document James E. Shaw, II Case number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. **Address** (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ James E. Shaw, II Signature of Debtor 2 James E. Shaw, II Signature of Debtor 1 Date April 22, 2016 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - By agreement of the parties for prepetition and preconfirmation work, including consultation, drafting petition and plan, 341 meeting, negotiation with creditors, court hearings, amendments etc.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 22, 2016				
Signed:				
/s/ James E. Shaw, II	/s/ Anna E. Rinehart			
James E. Shaw, II	Anna E. Rinehart			
	Attorney for the Debtor(s)			
Debtor(s)				
Do not sign this agreement if the amou	ants are blank. Local Bankruptcy Form 23			

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	James E. Shaw, II		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTOR	NEY FOR DE	CBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received		\$	0.00
	Balance Due		\$	4,000.00
2. \$	310.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed comp	ensation with any other person un	nless they are memb	pers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the name			
6. I	n return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects	of the bankruptcy c	ase, including:
b c	 Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credite [Other provisions as needed] Exemption planning; preparation and filling of motions pursuant to 11 USG 	ement of affairs and plan which rors and confirmation hearing, and ing of reaffirmation agreements	nay be required; any adjourned hear	rings thereof;
7. E	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis	e does not include the following s	service:	•
		CERTIFICATION		
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	y agreement or arrangement for p	ayment to me for re	epresentation of the debtor(s) in
A	oril 22, 2016	/s/ Anna E. Rineha	rt	
Do		Anna E. Rinehart Signature of Attorney Ledford, Wu & Bor 105 W. Madison 23rd Floor Chicago, IL 60602 312-853-0200 Fax notice@billbusters Name of law firm	: 312-873-4693	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - By agreement of the parties for prepetition and preconfirmation work, including consultation, drafting petition and plan, 341 meeting, negotiation with creditors, court hearings, amendments etc.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: Signed: 	Madhi-
James E. Shaw, II	Anna E. Rinehart
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amounts are b	lank.

LEDFORD, WU & BORGES, LLC

105 W. Madison, 23rd Floor, Chicago, IL 60602 (312)853-0200 Fax: (312)873-4693

CONSULTATION AGREEMENT

THIS AGREEMENT IS REQUIRED BY FEDERAL LAW (11 U.S.C. § 528(a))

- 1. Parties: In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford, Wu & Borges, LLC and its staff attorneys.
- 2. Purpose: Client has requested the opportunity to consult with and obtain information and advice from Attorney concerning options for relief from debts, which may include filing bankruptcy. This agreement is for purposes of that consultation only.
- 3. Client's Duties: In order for Attorney to give meaningful advice, Client agrees to give accurate, honest, full and fair disclosure of financial information concerning income over the past three years from all sources, monthly living expenses, the type and amount of all debts (including names and addresses of all creditors), all assets and property owned by the client, wherever located and by whomever held, and any additional information determined by Attorney to be relevant.
- 4. Services: The attorney agrees to provide Client with the following services:
 - a. analyzing Client's financial circumstances based on information provided by Client;
 - b. to the extent possible, advising Client of bankruptcy options and non-bankruptcy options based on the information provided by Client;
 - c. if Client has not provided Attorney with sufficient information upon which to fully advise Client on Client's options, informing Client what additional information Client needs to provide in order to enable Attorney to provide such advice and information;
 - d. where applicable, advising Client of the requirements placed upon Client to file a bankruptcy; and
 - e. to the extent possible, quoting a fee for providing bankruptcy and/or nonbankruptcy assistance to Client

5. Føés (check	« one):				
	sultation fee will be waived if Client decides not to retain Attorney, in which canship shall terminate at the conclusion of the interview	ase the attorney-client			
Client	agrees to pay \$ in nonrefundable consultation fee				
In the event Client decides to retain Attorney, this consultation becomes billable and is covered by the legal fee charged for the case, and a new written contract, as well as a Court-Approved Retention Agreement if applicable, must be signed by Client and Attorney, which shall supersede this agreement. The new agreement(s) will also provide a detailed explanation of the parties' obligations and a breakdown of the costs. 6. Acknowledgement: Client acknowledges that the first date upon which Attorney provided any bankruptcy assistance to Client is the date noted above, and that Attorney provided Client with a copy of this agreement and the disclosure and					
	andated by Section 527(b) of the Bankruptcy Code.				
X <u>Jon</u> Attorney Signa	nture: Caschur ARDC#: 1073741	125 116			

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BILLBUSTERS
Ledford, Wu and Borges, LLC
Attorneys at Law

(312)853-0200 Fax: (312)873-4693

FOF Client N	arterior and the second	FICE	USE	(13)	
Respon		attori	ney:		
CARA	signe	d?	Y	N	

ATTORNEY RETENTION CONTRACT	CARA signed? Y N
1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" me its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties event of any inconsistency between this contract and a Court-Approved Retention Agreement, the la	to the extent of inconsistency. In the
2. Services: Client retains Attorney for the following services: 🗆 Chapter 13 bankruptcy (debt adjustment	
 3. Scope of Representation: (a) Attorney will counsel and represent Client in all aspects of the above matter(s) for the fee spec adversary proceedings; (2) post-discharge litigation; (3) appeals; (4) other (specify): (b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for a specific content of the state of th	
separately by the parties. 4. Fees:	
PLUS \$310 filing fee (court cost) (an additional Court-Approved Retents D'Expenses: \$ 60	To be paid by: $\frac{1}{1}$ \\ \frac{120}{100} \] fee unless otherwise stated. Attorney will be within the reach of Client's 250/hour for associates, and \$90/hour
increase every calendar year.	
The legal fee covers the initial consultation and all subsequent work. The case may be closed if the Additional legal fees may apply if the parties have entered into a Court-Approved Retention Agreement a fif the case is converted from one chapter to another. Additional court costs may apply for amending a petitiling or other reasons not due to Attorney's fault. NSF checks will be assessed a \$20 fee.	and such Agreement so authorizes, or
The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Pa The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing pro The difference among various types of retainer and that Client has made the choice identified A Chapter 13 plan will be submitted to the Court in good faith. The plan payment may have higher than scheduled, creditors successfully argue that they are entitled to a higher interest that the budgeted income is lower than actual income, the Trustee successfully argues that high or the Court makes a finding that the plan is not the best effort you can make to repay you adversely affect Client's case. Attorney may not be able to file the case, or take other not documents and/or information, including but not limited to a certificate of credit counseling. Other (specify):	cedures I in Paragraph 4 to increase if creditor claims come in rate, the Trustee successfully argues budgeted expenses are unreasonably our creditors. It type of relief elected or otherwise ecessary actions, until all requested are received by Attorney
lient understands that the advice given during the initial consultation is preliminary and based on the ir nay change as the case is further analyzed, more facts discovered, or Client's circumstances or the law cha	nformation available at the time, and
5. Client's Duties. Client agrees, during the course of representation, to:	inged.
(a) provide Attorney with full, accurate and timely information, financial and otherwise;	
b) follow Attorney's procedures and cooperate with Attorney in providing requested documents and infor	rmation:
 c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client is any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or tilline of credit, or using an existing credit card or line of credit; and e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a propert spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement. 	has any interest, and before incurring tle loan, applying for a credit card or
Co-counsel. Client understands that more than one attorney may work on this case. Where necessary counsel, at Attorney's expense, to work on this case, including: Kathleen W. Vaught, Kelly M. Johnson, De	ary, Client agrees to employ outside
Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local B pankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and petition. In the event the representation is terminated by either party before filing and Client has paid Attoriovide Client with a detailed itemization of the services rendered in support of any fee charged at the rate will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and au fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the required towards the attorney's fee, subject to the requirement.	services already rendered. Attorney ankruptcy Rules. Any flat fee for a is nonrefundable upon filing of the orney more than \$300, Attorney will a set forth in Paragraph 4, and Client athorizes Attorney to apply the filing
Attorney Signature: (Kathy) W ARDC # 1095211	

United States Bankruptcy CourtNorthern District of Illinois

		1 (of the H District of Immors		
In re	James E. Shaw, II		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	34
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	April 22, 2016	/s/ James E. Shaw, II James E. Shaw, II Signature of Debtor		

Americash Loan 880 Lee St. Suite 302 Attn: Bankruptcy Dept. Des Plaines, IL 60016-0187

AmeriCash Loans 1612 W. 59th St. Chicago, IL 60636

AmSher Collection Srv 4524 Southlake Parkway Suite 15 Hoover, AL 35244

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cda/pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

Check & Go 7755 Montgomery Cincinnati, OH 45236

Check 'N Go 800 N. Kedzie Chicago, IL 60651

Check 'n Go 8357 S. Cottage Grove Ave Chicago, IL 60619

Chicago Imaging, Ltd. P.O. Box 3183 Carol Stream, IL 60132

City of Chicago Corporate Counselor 121 N. LaSalle St., Room 600 Chicago, IL 60602

City of Chicago Dept of Finance 121 N. LaSalle Room 107A Chicago, IL 60604

City of Chicago Dept of Revenue P.O. Box 88292 Chicago, IL 60680-1292

City of Chicago Water Department 333 S. State Street 26-06-117-027-0000 Chicago, IL 60604

ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181

Cook County Treasurer 118 N. Clark St., Room 112 26-06-117-027-0000 Chicago, IL 60602

Credit One Bank PO Box 60500 City Of Industry, CA 91716

Emergency Room Care Providers Dept 4034, POB 3065 Oak Brook, IL 60522

Fingerhut POB 1140 Saint Cloud, MN 56396-1140

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Internal Revenue Serivce P.O. Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Serivce P.O. Box 7346 Philadelphia, PA 19101-7346

Loan Machine 2015 M1 110325 1909 West 87th Street Chicago, IL 60620

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

North Cash PO Box 498 Hays, MT 59527

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Select Portfolio Servicing, Inc Po Box 65250 Salt Lake City, UT 84165

Silver Cloud Financial Inc. 635 E. Hwy 20 C Upper Lake, CA 95485

T-Mobile c/o First Revenue Assurance P.O. Box 5818 Denver, CO 80217 T-Mobile PO Box 742596 Cincinnati, OH 45274-2596

Title Loan Company C/O Mauer Law PC 123 W. Madison, Suite 1500 Chicago, IL 60602

Title Max 19384 South Halsted Street Glenwood, IL 60425

Us Dept of Ed/Great Lakes Educational Lo 2401 International Madison, WI 53704